

Name of Customer (as it appears on ID Card) :	Existing account No. :	<input type="text"/>
.....	New Account Number of IDR :	<input type="text"/>
Alias (if any) :	New Account Number of USD :	<input type="text"/>
.....	Branch :
Single Investor ID No. :	Name of Securities Company/Custodian Bank :
Sub Securities Account No. :	
CIF Number :	Code of Securities Company/Custodian Bank :
In this matter acting :	KBB Corporate ID :
1. On his/her own behalf	Purpose of Opening the Account :	To Settle Securities Transactions
2. As a representative or proxy for another party:		
<input type="checkbox"/> Trustee <input type="checkbox"/> Others		

DATA OF INDIVIDUAL CUSTOMER

Date / / Customer Status ☐ New customer ☐ Existing/Updating ☐ Beneficial Owner

A Personal Data

Date of Birth / / **Place of Birth**

Sex ☐ Male ☐ Female

Religion ☐ Islam ☐ Christianity ☐ Catholic ☐ Hinduism ☐ Buddhism ☐ Other _____

Nationality ☐ Indonesian ☐ Foreigner (Country) _____

Residential Status ☐ Resident ☐ Non Resident

Identity Card Type
☐ ID Card ☐ Driving License ☐ Passport
☐ Limited Resident Visa ☐ Other _____

ID Card No.

Valid until / /

Address Information

Address as it appears on ID Card

RT/RW / **Sub District**

District **City**

Postal Code **Province**

Actual Address (if different from ID address)

RT/RW / **Sub District**

District **City**

Postal Code **Province**

Foreign Account Tax Compliance Act (FATCA)

- Customer is a Citizen of the United States ☐ Yes ☐ No
- Customer is a US permanent resident card (Green Card) holder ☐ Yes ☐ No
- Customer is obliged to file income tax returns to the US Government ☐ Yes ☐ No

If Customer answers 'Yes' to any of the foregoing facts, please complete and furnish Bank Sinarmas with Form W-9 (Request for Taxpayer Identification Number and Certification) and write Customer's Taxpayer Identification Number (TIN)/Social Security Number (SSN) below

TIN/SSN :

Marital Status ☐ Single ☐ Married ☐ Widow/Widower/Divorced

Taxpayer ID No.

Last Education

- ☐ Senior High School ☐ Baccalaureate/Vocational
☐ Graduate ☐ Post Graduate ☐ Ph.D ☐ Others

Mother's Maiden Name

Beneficial Owner Information

Name _____

ID No. _____

Address _____

Legal Connection ☐ Proxy, Others _____

Financial Data
Main Occupation

- | | | |
|--|---|--|
| <input type="checkbox"/> Civil Servant | <input type="checkbox"/> Private Employee | <input type="checkbox"/> Professional |
| <input type="checkbox"/> Entrepreneur | <input type="checkbox"/> Student | <input type="checkbox"/> Gov't Army/Police |
| <input type="checkbox"/> Housewife | <input type="checkbox"/> Retiree | <input type="checkbox"/> _____ |

Monthly Income

☐ up to IDR 5 m ☐ > IDR 5 m – 10 m ☐ > IDR 10 m – 25 m
☐ > IDR 25 m – 50 m ☐ > IDR 50 m – 100 m ☐ > IDR 100 m

Sources of Income

☐ Income ☐ Business ☐ Loan
☐ Others _____ Name _____
Occupation _____

Debit Transaction Frequency Per Month

☐ 0 – 10 times ☐ 11 – 20 times ☐ 21 – 30 times ☐ > 30 times

Credit Transaction Frequency Per Month

☐ 0 – 10 times ☐ 11 – 20 times ☐ 21 – 30 times ☐ > 30 times

Average Debit Transaction Per Month

☐ up to IDR 5 m ☐ > IDR 5 m – 10 m ☐ > IDR 10 m – 25 m
☐ > IDR 25 m – 50 m ☐ > IDR 50 m – 100 m ☐ > IDR 100 m

Average Credit Transaction Per Month

☐ up to IDR 5 m ☐ > IDR 5 m – 10 m ☐ > IDR 10 m – 25 m
☐ > IDR 25 m – 50 m ☐ > IDR 50 m – 100 m ☐ > IDR 100 m

Other Sources of Income/Month

☐ up to IDR 5 m ☐ > IDR 5 m – 10 m ☐ > IDR 10 m – 25 m
☐ > IDR 25 m – 50 m ☐ > IDR 50 m – 100 m ☐ > IDR 100 m

Other Bank Account

Other bank account No.

Other bank's name :

Relationship with Bank Sinarmas

☐ Not Related

☐ Related

Occupation Data

Office Name _____

Office Address

RT/RW _____ / _____ Sub District _____

District _____ City _____

Postal Code _____ Province _____

Office Phone _____ Position _____

Employment Start Date _____ / _____ / _____ Industry _____

Employment Status

☐ Daily ☐ Contract ☐ Owner ☐ Probation ☐ Permanent

Total Employees _____ employees

Other Types of Business _____

B

**Signature/Fingerprint Specimen
of Individual Customer**

(Full Name & Signature)

(Full Name & Signature)

DATA OF CORPORATE CUSTOMER**A Personal Data**

Type of Business Entity

☐ Limited Liability Company ☐ KUD-Village Cooperative
☐ Trading Business ☐ Foundation _____
☐ Regional Administration-owned Companies ☐ Others _____

Corporate Name

Line of Business

Deed of Establishment Date

_____ / _____ / _____

Operating Since

_____ / _____ / _____

Deed of Establishment
Number

Place of Deed of
Establishment

Taxpayer ID Number

Business Permit License
Number/Company Register

Decree of Minister of Justice No.

Public Company

☐ Yes ☐ No

Country of Origin
(Only for Foreign Entity)

Office Status

☐ Own Property

☐ Others

Facsimile Number

E-Statement E-mail

Office Address

RT/RW _____ / _____ Sub District _____

District _____ City _____

Postal Code _____ Province _____

Office Phone _____

Financial Data

Turnover/Year

☐ > IDR 1 B – 3 B ☐ > IDR 3 B – 6 B
☐ > IDR 6 B – 15 B ☐ > IDR 15 B – 30 B
☐ > IDR 30 B

Purpose of Opening the Account : To Settle Securities Transactions

Sources of Funds

☐ Income ☐ Business ☐ Loan
☐ Others _____ Name _____
ID Card No _____

Additional Income / Month

☐ up to IDR 5 m ☐ > IDR 5 m – 10 m ☐ > IDR 10 m – 25 m
☐ > IDR 25 m – 50 m ☐ > IDR 50 m – 100 m ☐ > IDR 100 m

Other Bank Account

Other bank account No.

Other bank's name :

Relationship with Bank Sinarmas

☐ Not Related

☐ Related

B CUSTOMER PROFILE

Name of Shareholders	Total (shares)	Nominal/share	Total Shares
1. _____	_____ Shares	IDR _____	IDR _____
2. _____	_____ Shares	IDR _____	IDR _____
3. _____	_____ Shares	IDR _____	IDR _____
4. _____	_____ Shares	IDR _____	IDR _____

Management Composition	Position	Type of Identity	Identity No.
1. _____	_____	<input type="checkbox"/> ID Card <input type="checkbox"/> Driving License <input type="checkbox"/> Passport	_____
2. _____	_____	<input type="checkbox"/> ID Card <input type="checkbox"/> Driving License <input type="checkbox"/> Passport	_____
3. _____	_____	<input type="checkbox"/> ID Card <input type="checkbox"/> Driving License <input type="checkbox"/> Passport	_____
4. _____	_____	<input type="checkbox"/> ID Card <input type="checkbox"/> Driving License <input type="checkbox"/> Passport	_____

Foreign Account Tax Compliance Act (FATCA)

1. This Business/Legal Entity is a United States (US) Business/Legal Entity ☐ Yes ☐ No
2. This Business/Legal Entity is owned by a US citizen/Green Card holder or Business/Legal Entity with ownership of more than 10% ☐ Yes ☐ No
3. This Business/Legal Entity is obliged to file income tax returns to the US Government ☐ Yes ☐ No

If customer answers 'Yes' to any of the foregoing facts, please complete and furnish Bank Sinarmas with Form W-9 (Request for Taxpayer Identification Number and Certification) and write Customer's/Owner's Taxpayer Identification Number (TIN)/Social Security Number (SSN) below

TIN/SSN :*)

TIN/SSN of Owner : 1) 2)

3)

*) must be completed if the answer to fact 1 is 'Yes'

C Signature/Fingerprint Specimen of Corporate Customer

<div>(Full Name & Signature)</div>	<div>(Full Name & Signature)</div>
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Signature Requirement

Stamp Specimen (if any)

STATEMENT OF HAVING NO TAXPAYER IDENTIFICATION NUMBER (TIN)

I, the undersigned below:

Customer Name :
ID Card No. :
Address (as it appears on ID Card) :

I hereby declare that I do not have/am not eligible to get Taxpayer Identification Number (TIN). Should I receive the TIN at some time in the future, I will immediately furnish Bank Sinarmas with the copy of the TIN as a supporting document to open Customer Fund Account (CFA).

I hereby declare that this statement has been made truthfully in order to be used as appropriate.

PROVISION OF CUSTOMER DATA TO OTHER PARTY

I hereby give approval to Bank Sinarmas to use, give, and/or distribute the data, statements, and information to third parties for the purpose of carrying out promotion/for commercial use in the framework of offering products/services of Bank Sinarmas.

☐ Approve ☐ Disapprove

SPECIFIC TERMS AND CONDITIONS OF INDIVIDUAL AND CORPORATE CUSTOMER FUND ACCOUNT OPENING

These Specific Terms and Conditions for the Opening of Customer Fund Account (including all attachments, amendments, and/or revisions, hereinafter referred to as **"STC of Customer Fund Account"**) are specific provisions related to the opening of Customer Fund Account of PT. Bank Sinarmas, Tbk., domiciled in Central Jakarta ("Bank"), made and executed on the day and date as specified at the end of these STC of Customer Fund Account by the Customer (hereinafter referred to as **"Customer"**).

By signing these STC of Customer Fund Account, the Customer declares that he/she is subject to the provisions set forth in the General Terms and Conditions of Account Opening at the Bank. The contents of these STC of Customer Fund Account shall be as follows:

Article 1

CUSTOMER FUND ACCOUNT

1.1 DEFINITION OF CUSTOMER FUND ACCOUNT

Customer Fund Account is an Account at the Bank under the name of the investor that is separated from securities account (under the name of securities) and is used for the needs of the investors in stock selling and purchasing.

1.2 CHARACTERISTICS OF CUSTOMER FUND ACCOUNT

The characteristics of Customer Fund Account are as follows:

- a) Has no Initial Deposit
- b) Free of Monthly Administration Fees and Free of Penalties
- c) Has no minimum amount of balance for Giro and Tabungan Sinarmas (Sinarmas Savings)

Article 2

CUSTOMER FUND ACCOUNT OPENING

2.1 CUSTOMER INFORMATION & SPECIMEN

- 2.1.1 Customer Fund Account Opening by the Customer through a Securities Company or a Custodian Bank must meet all requirements that have been and/or will be specified later by the Bank; including those derived from the requirements that have been and/or will be specified later by PT Kustodian Sentral Efek Indonesia and/or other relevant parties, such as but not limited to:
- a) Having a Securities Sub-Account* at C-BEST.

*Securities Sub-Account is a securities account of each Customer that is registered in the participant's Securities account at Central Securities Depository

- b) Having a Single Investor Identification (SID)* at AKses.
*SID (Single Investor Identification) is the single identity number of Customer
- c) Submitting other documents as attached and other document or information as specified later by the Bank.

The Customer, through the Securities Company, is obliged to show and submit any and all data, particulars, information, statements, documents, or anything requested and required by the Bank in connection with the opening of Customer Fund Account or by the Custodian Bank. The Customer hereby represents and warrants to the Bank that any data/document/information provided to the Bank through the Securities Company or the Custodian Bank, with regard to the opening of Customer Fund Account, is complete, accurate, true and factual, and has not been modified, or constitutes the latest data/document/information. The Customer also warrants that the signatory to the STC of Customer Fund Account, including all related documents, is a party authorized to represent the Customer. The Customer hereby agrees that the opening of Customer Fund Account shall be effective after the Customer has fulfilled all requirements and the Bank has approved the application for the opening Customer Fund Account.

The Customer agrees and hereby authorizes the Bank to seek, request and receive data, particulars, information, statement, and document of any kind and from any party required by the Bank relating to the identity of the Customer and/or business activities and/or transactions of the Customer.

All data, particulars, information, statements, and documents obtained by the Bank through the Securities Company and/or the Custodian Bank with respect to the Customer or business activities or transactions of the

Customer, shall become the property of the Bank and the Bank reserves the right to compare, review, keep confidential or use them in the interest of the Bank in accordance with the prevailing laws without any obligation of the Bank to notify or request the prior written consent of the Customer, nor provide any warranty or indemnity for any reason whatsoever to the Customer.

In the event that the Customer desires to make changes to the data, including but not limited to changes in address, telephone number, facsimile, Identity Card (KTP), Taxpayer Identification Number (NPWP), signature, authorized signatory (including the new signature specimen), management composition, legal entity status, licensing, etc., then the Customer shall make such changes by coming directly to the Securities Company or the Custodian Bank. The changes shall be effective upon receipt and recordation of such changes in the Bank's records.

- 2.1.2 The opening of Customer Fund Account shall be performed through a Securities Company or a Custodian Bank by virtue of authorization of the Customer to the Securities Company or the Custodian Bank as set forth in these STC of Customer Fund Account.

- 2.1.3 The Bank reserves the right to reject an application for the opening of Customer Fund Account, including but not limited to the discovery of any invalid information or data, without any obligation of the Bank to explain the reasons thereof

2.2 TERMS OF CUSTOMER FUND ACCOUNT

- 2.2.1 Customer Fund Account may be in the form of checking account and applies to individual Customer and corporate Customer.

- 2.2.2 The Bank shall not issue any passbook or token of savings enrollment under the name of the Customer, nor issue any check/bilyet giro as media for withdrawing checking account.

- 2.2.3 Customer Fund Account may derive from the conversion of savings account or checking account already owned by the Customer. In the event that the Customer Fund Account derives from the conversion of savings account or checking account, once converted to the Customer Fund Account, it shall be subject to the terms and conditions in these STC of Customer Fund Account.

- 2.2.4 Customer Fund Account shall not be opened in the status of joint account.

- 2.2.5 All transactions of Customer Fund Account may only be performed:

- a. Through Bank Sinarmas Internet Banking and/or other medium as specified by Bank Sinarmas; and
- b. by a Securities Company or a Custodian Bank that have been authorized by the owner of Customer Fund Account to manage the Customer Fund Account.

Fund crediting transaction to the Customer Fund Account by Bank Sinarmas may be performed through Bank Sinarmas Internet Banking, counter, and/or other medium as specified by Bank Sinarmas to be notified by Bank Sinarmas to the owner of Customer Fund Account in the form of and through any medium

- 2.2.6 Owner of Customer Fund Account may only perform inquiry or ask for the balance and transfer of Customer Fund Account through facility provided by PT Kustodian Sentral Efek Indonesia and/or other facility that has been specified by Bank Sinarmas to be notified by Bank Sinarmas to the owner of Customer Fund Account in the form of and through any medium.

- 2.2.7 Bank Sinarmas reserves the right to reject any instruction given by the owner of Customer Fund Account as long as Bank Sinarmas has not yet received the notification of revocation of authorization of Customer Fund Account management that has been approved in the form of written consent by the Securities Company or the Custodian Bank.

- 2.2.8 On certain considerations, Bank Sinarmas reserves the right to reject the Opening and/or close the Customer Fund Account.

- 2.2.9 By signing these STC of Customer Fund Account, the Customer represents and warrants that by performing the conversion of account as referred to herein, there are no checks and/or bilyet giro and/or other media for withdrawing other funds that have not been withdrawn and/or have outstanding liabilities, and shall immediately return them to the Bank if any. However, the Bank is authorized to debit the Customer Fund Account and use those funds to pay/settle the obligations arising from the withdrawal of funds by check and/or BG and/or other withdrawal media with outstanding obligations.

2.3 COMPLAINT HANDLING

In the event that the Customer desires to submit a complaint to the Bank in connection with the Customer Fund Account, the complaint may only be submitted in written form by enclosing a copy of the Customer's ID and supporting documents to the Securities Company or the Custodian Bank, the Securities Company or the Custodian Bank is then obliged to follow up the Customer's complaint to the Bank. The Bank shall not be held responsible for any delay in handling complaints caused by the negligence of and/or delay by the Securities Company and/or the Custodian Bank in submitting the Customer's complaint to the Bank

Article 3

ACCOUNT TRANSACTIONS

3.1 WITHDRAWAL AND DEPOSIT

Customer Fund Account withdrawal shall be made by the Securities Company or the Custodian Bank by virtue of the Customer's Power of Attorney issued to the Securities Company or the Custodian Bank and such funds withdrawal may only be made for the purpose of settling securities transactions or transferring funds to the destination account. The Customer agrees to hold harmless the Bank from and against any claims and/or risks and/or losses arising from the abuse of authority committed by the Securities Company or the Custodian Bank, in connection with the funds in the Customer Fund Account, and undertakes to bear any losses suffered by the Bank due to such abuse of authority. Each withdrawal of funds from the Customer Fund Account may only be made by using withdrawal media that conforms to the Bank's requirements without prejudice to the Bank's right to refuse the withdrawal of funds from the Customer Fund Account, including but not limited to when the Customer Fund Account has insufficient funds with due observance of the prevailing provisions/agreements.

3.2 INSTRUCTIONS

Should there be no other arrangement, funds withdrawal instruction may be carried out by the Customer or the Securities Company or the Custodian Bank or other third parties, while funds withdrawal instruction shall be conducted by the Securities Company or the Custodian Bank pursuant to the Customer's Power of Attorney issued to the Securities Company or the Custodian Bank. In case the Customer desire to take any action with respect to the Customer Fund Account, including the spending of capital market investment returns from the Customer Fund Account, then the Customer agrees to first contact the Securities Company or the Custodian Bank where the funds are administered in the Customer Fund Account and if it is approved by the Securities Company or the Custodian Bank, then the Securities Company or the Custodian Bank shall do so for the Customer.

Article 4

VERIFICATION

The Bank shall be entitled to at any time correct any error made by the Bank or its employees, both in crediting or debiting the Customer Fund Account or in performing instructions related thereto and the Customer hereby declares to: (i) authorize the Bank to debit the Customer Fund Account in the event that the Bank must perform the debiting to rectify the error, (ii) waive his right to demand or claim for damages to the Bank or its employees for any error to be rectified by the Bank within a reasonable time period following the Bank's acknowledgement of it, (iii) agree and acknowledge that the outcome or result arising from the Bank's action in correcting any error in the Customer Fund Account shall be valid and binding on the Customer as valid and perfect means of evidence.

Article 5

LIABILITY

- 5.1 The Customer agrees to bear any risks, losses, or consequences suffered by the Customer due to, among others; (i) any negligence and or error of the Customer, (ii) misunderstanding, damage, delay, loss, or error in the delivery of instructions and communications, either by mail, telephone, telegram, telex, or facsimile or other communication systems, (iii) the limited use or unavailability or non-payment of funds due to foreign exchange restrictions, the unavailability of foreign currency sought, or other causes beyond the Bank's control; (iv) Customer Fund Account reports or the Bank's notices delivered to the Customer are received or read or misused by an unauthorized person over the Customer Fund Account.
- 5.2 The Customer agrees to bear any risks, losses, or consequences suffered by the Customer in connection with any non-authenticity, illegality, non-completeness in filling or other aspects of documents received by the

Bank from the Customer through the Securities Company or the Custodian Bank, also when the documents claim the right to ownership of property listed in the documents. The Bank shall not be responsible for any party issuing or endorsing such documents, including but not limited to the authenticity, validity or accuracy of the authorization and signature contained in such documents.

- 5.3 In the event the Customer Fund Account transactions are made by the Securities Company or the Custodian Bank by virtue of the Customer's Power of Attorney to the Securities Company or the Custodian Bank via any banking services including electronic banking services, the Customer agrees to hold harmless the Bank from any risks that may arise from the use of such banking services. In the event that the Customer Fund Account transactions are made via electronic banking services, the Customer agrees that the Bank shall not be liable to any form of losses suffered by the Customer due to the use of electronic banking services, including but not limited to losses due to any negligence/error of the Customer or the Customer's proxy (the Securities Company or the Custodian Bank); as well as losses due to the use of or the intervention on the use of electronic banking services by any unauthorized person, delay or failure in accessing or performing transactions because of system failure or repair or any condition beyond the control of the Bank including Force Majeure or the use of electronic banking services that do not conform to the terms and conditions and procedures specified by the Bank.
- 5.4 The Customers hereby agrees that the Customer shall use the Customer Fund Account for transactions that are not in contravention with the provisions of the applicable laws and regulations and or the Bank's internal policies and or other nationally and internationally applicable regulations with respect to the implementation of such transactions directly or indirectly, and the Customer shall be liable for any claims and or demands and consequences arising from the use of Customer Fund Account by the Customer for transactions classified as suspicious transactions and or transactions prohibited by the provisions of applicable laws and regulations.
- 5.5 Any conflict and its consequences between Customer and Securities Company, Custodian Bank or any parties whatsoever shall be borne by Customer and/or Securities Company or Custodian Bank. In connection with banking services used in exercising this power, including but not limited to Internet Banking service, Customer and Securities Company or Custodian Bank have fully acknowledged and understood such banking service and will comply with any prevailing provisions thereof, as well as any amendment of it in the future.

Article 6

ACCOUNT CLOSURE

- 6.1 Closure of Customer Fund Account can only be performed by:
- Owner of Customer Fund Account upon written agreement from Securities Company or Custodian Bank; or
 - Securities Company or Custodian Bank that is granted power to manage Customer Fund Account from owner of such account.
- 6.2 The closure of Customer Fund Account shall not discharge the customer from outstanding obligations including but not limited to overdraft (debit balance) of the Customer Fund Account (if any) and the bank reserves the right to collect/obtain payment of outstanding amounts from the Customer.
- 6.3 Should there be any remaining funds in the Customer Fund Account following the closure of such account, then the remaining funds in the closed account (if any) shall remain the property of the Customer and the bank shall credit the funds to another account of the Customer that still exists at the Bank or to an escrow account (in case the Customer does not have another account at the Bank) after being deducted with the Customer Fund Account closure fee and other fees charged related to the Customer Fund Account and payment obligations not yet settled by the Customer (including overdraft). To the extent not otherwise provided by the Bank, the withdrawal of remaining funds in the closed Customer Fund Account that have been credited to another existing account of the Customer or to an escrow account as referred to herein may only be made by specific media as designated by the Bank.
- 6.4 The Customer and/or his successors or permitted assigns shall release the bank from its liability with regard to the Customer Fund Account closure.
- 6.5 The remaining funds in the escrow account as referred to in item 6.3 that have not been withdrawn by the Customer shall not earn any interest/fee-based income or any compensation, without prejudice to the Bank's right to charge administrative fee for the remaining funds in the escrow account, provided that if within 3 (three) years upon closure of the Customer Fund Account, the Customer performs no withdrawal or settlement of the remaining funds in the escrow account or if for any reason

the Bank cannot/is not permitted to surrender these funds to the state in accordance with the provisions of applicable laws and regulations and accordingly the Customer shall waive his rights to the remaining funds in the closed Customer Fund Account.

Article 7
MISCELLANEOUS

7.1 DISCLOSURE OF INFORMATION

- 7.1.1 In connection with the Customer Fund Account and with regard to the applicable laws and regulations and the Bank's policies, the Customer hereby grants approval to the Bank to submit the Customer data information together with the storage data to the Securities Company or the Custodian Bank and/or PT Kustodian Sentral Efek Indonesia for purposes related to this Customer Fund Account. In relation to this, the Customer specifically grants power and authority to the Bank to (i) disclose to the related authorities and/or regulator information on or in connection with the Customer, and/or activities of the Customer and/or accounts of the Customer and other financial data of the Customer available at the Bank to other parties including but not limited to PT Kustodian Sentral Efek Indonesia and the Capital Market Supervisory Board of the Republic of Indonesia for purposes deemed reasonable and necessary by the Bank, including the submission of report/transmission of data to PT Kustodian Sentral Efek Indonesia in connection with the opening, rejection of opening application, management, blocking, unblocking or closure and other actions related to the Customer Fund Account as well as information related to the transfer of funds and/or balance in the Customer Fund Account, (ii) block the Customer Fund Account according to the blocking instruction from an authorized institution in accordance with the provisions of applicable laws and regulation, and (iii) debit the Customer Fund Account equal to the amount of outstanding obligations not yet satisfied by the Approver and Authorizer, including but not limited to overdraft (debit balance) of the Customer Fund Account (if any).
- 7.1.2 Pertaining with the Customer Fund Account, given the entry into force of these STC of Customer Fund Account, the provisions on the approval of the Customer for the Bank to provide information to the authorities and/or regulator regarding the Customer, and/or activities of the Customer and/or accounts of the Customer and other financial data of the Customer at the Bank to other parties including but not limited to subsidiaries, affiliates, or related companies, as mentioned in the General Terms and Conditions of Account Opening (TCAO) shall be waived and considered invalid.

7.2 AMENDMENT

In case of any modification, addition, and/or reduction to the provisions of STC of Customer Fund Account, the Bank shall notify such modification, addition or reduction to the Customer through the Securities Company/the Custodian Bank. The Customer agrees that given the use/access/transaction over the Customer Fund Account upon notice/notification of amendment to the provisions of STC of Customer Fund Account means that the Customer has approved the amendment to the provisions of STC of Customer Fund Account.

7.3 SEVERABILITY

The validity and enforceability of the remaining provisions stated herein shall not in any way be affected if one or more provisions of STC of Customer Fund Account is found to be illegal, invalid, or unenforceable in any respect

7.4 GOVERNING LAW AND DISPUTE RESOLUTION

These STC of Customer Fund Account including any amendment thereto shall be governed by and construed in accordance with the laws of the Republic of Indonesia. Any dispute arising from or in relation to the performance of these STC of Customer Fund Account, which cannot be resolved amicably, shall be referred to the Indonesian Capital Market Board for Arbitration (Badan Arbitrase Pasar Modal Indonesia (BAPMI)). Unless otherwise agreed by the parties to the STC of Customer Fund Account, the arbitration proceedings shall be held in Jakarta. The award made and rendered by the Arbiters shall be final, conclusive and binding and incontestable and judgment upon such award may be entered in any court having jurisdiction in or out of the Republic of Indonesia. The arbitral award shall contain a determination of the parties required to pay all costs incurred.

7.5 CLOSING

- 7.5.1 In case of any contradiction or conflict between the General Terms and Conditions of Account Opening and the STC of Customer Fund Account, the STC of the Customer Fund Account shall prevail.
- 7.5.2 The Customer hereby declares that he has accepted the General Terms and Conditions of Account Opening and the STC of Customer Fund Account, read, understood, signed and approved the contents thereof and the Bank has provided a sufficient explanation concerning the characteristics of the Customer Fund Account to be used by the Customer and the Customer has understood and comprehended all consequences of using the Customer Fund Account, including the benefits, risks, and costs inherent in the Customer Fund Account.

In witness whereof, having thoroughly read and studied this provisions and understood the contents thereof with full awareness and responsibility, the Customer signed these STC of Customer Fund Account on the date as indicated hereunder.

Owner of Customer Fund Account hereby declares that he has read, understood, and approved the content of the STC of Customer Fund Account as mentioned above,

..... ,

.....
Customer's Full Name & Signature/Fingerprint

CUSTOMER APPROVAL

By signing the Application Form for Opening/Updating Individual Customer Account and Application for Electronic Banking Facility, I/We declare that:

1. All data and documents that I/we have provided to Bank Sinarmas through the Securities Company or the Custodian Bank are true, accurate and most up-to-date. If there is any change thereof, I/we shall notify the change in writing to Bank Sinarmas. I/We hereby hold harmless Bank Sinarmas against all forms of claims/suits from any party, including from me/us in connection with the completion and performance of this Application Form for Customer Fund Account.
2. I/We have read and agreed to abide by General Terms and Conditions of Savings Account and any matter related to Customer Fund Account which constitutes as one and inseparable part of this Form.
3. I/We shall indemnify and hold harmless Bank Sinarmas from and against any risk, loss, claim and/or liability that may arise in the future from any party with regard to the use and provision of the data, information, and statements that I/we have provided in this form.
4. If the received interest rates exceed the Indonesia Deposit Insurance Corporation (IDIC) rates, then the deposits will not be insured by the IDIC deposit insurance program.
5. The Bank may decline transaction, cancel transaction and/or terminate business relationship with the customer in the event that: the Bank is doubtful about the truth of the customer information, or the use of account is not in accordance with customer profile, or the customer does not fulfill the documents required by Bank.
6. The Bank is entitled to block the account of the customer who becomes a suspect/defendant of money laundering criminal action.
7. The Customer hereby grants power of attorney that cannot be revoked/amended/cancelled with the right of substitution to:
 - a. The Securities Company or the Custodian Bank as referred to in the earlier part of this Form to manage Customer Fund Account at Bank Sinarmas which is opened hereunder ("ACCOUNT"), including without limitation, to open and/or manage the opening of ACCOUNT under customer name, to debit and transfer funds from ACCOUNT, request data, transaction history, and other ACCOUNT information to Bank Sinarmas, to connect ACCOUNT with Internet Banking facility owned by the Securities Company or the Custodian Bank, to close ACCOUNT as well as take any actions without exception as may be necessary with regard to ACCOUNT management related to securities transactions conducted by the Customer through the Securities Company or the Custodian Bank;
 - b. Bank Sinarmas to provide all documents, data, information, and other statements related to the customer, ACCOUNT, and customer's financial data to PT Kustodian Sentral Efek Indonesia ("KSEI"), Otoritas Jasa Keuangan (Financial Services Authority, "OJK") and other competent authorities under the prevailing laws and regulations in Indonesia as well as to any competent authorities in the United States through OJK, tax authorities, and/or other competent authorities in Indonesia pursuant to the applicable law;
 - c. OJK to block, debit, and/or transfer funds from ACCOUNT for the purpose of the Customer's fund security in ACCOUNT.
8. The customer is fully responsible for any consequences arising from the exercise of the power referred to in point 7 above and hereby holds harmless Bank Sinarmas from all claims, lawsuits, demands, and/or other legal actions from any party including from the Customer in connection with the exercise of the power of attorney described above.
9. The power of attorney as referred to in point 7 above shall continue to prevail and shall not be terminated for any reasons whatsoever, including for the reasons specified in Articles 1813, 1814, and 1816 of the Indonesian Civil Code; provided, however, that the power as referred to in point 7a above may be terminated due to the revocation of power of attorney by the customer upon written consent of the Securities Company or the Custodian Bank.
10. The Customer agrees that as long as the power of attorney granted to the Securities Company or the Custodian Bank to manage ACCOUNT as referred to in point 7a above remains effective, the customer waives the customer's right to manage ACCOUNT including but not limited to the right to give debit and transfer instructions to Bank Sinarmas.
11. The Customer understands all consequences that may arise pertaining with the opening of ACCOUNT, including all benefits, risks, costs that may be obtained and incurred in connection with the opening of ACCOUNT.
12. The Customer is fully responsible for any consequences that may arise from the opening of ACCOUNT and its management by the securities company or the Custodian Bank, including but not limited to the misuse of funds available in ACCOUNT by Securities company or Custodian Bank. The Customer hereby holds harmless Bank Sinarmas against all kinds of claims, lawsuits, demands, and/or other legal actions in any forms whatsoever from any party including from the Customer in connection with the opening of ACCOUNT and its management by the Securities Company or the Custodian Bank.
13. The Customer hereby declares that the ultimate beneficial owner of this business entity is..... (to be completed by corporate customer only)
14. By providing e-mail address in the section of "Data of Individual Customer" or "Data of Corporate Customer" of this Form, Customer hereby agrees that the statement of ACCOUNT will be sent by Bank Sinarmas in the form of e-Statement to the e-mail address as provided by the Customer.

I hereby declare that this statement has been made truthfully in order to be used accordingly.

.....

Meterai Rp. 6.000,-

.....
Full Name & Signature/Fingerprint

D Filled by Bank Officer

Class Code DHN Check ☐ Yes ☐ No

Related to Bank : Yes / No Type of Relationship : _____

Risk Category ☐ High Risk ☐ Medium Risk ☐ Low Risk

Classification : - Sector : _____ Lainnya

- Industry :

- Target :

Reference from : Referrer Name _____

Referrer Phone Number _____

Account Number _____

Referral Code _____

☐ Marketing, Marketing Code _____

Documents that shall be furnished:

☐ Copy of ID Card / Driving License / Passport & Temporary Resident Visa / Limited Resident Visa

☐ Copy of NPWP, Business Permit*, TDP*, and SKDU (*For Business Entity Only)

Processed by Customer Service

Date _____ / _____ / _____

(Name & Signature)

Processed by Supervisory/
Head of Operations/Branch Manager

Date _____ / _____ / _____

☐ Approve/Disapprove

(Name & Signature)